

In re: TONYA SIMPSON

Case No.: 15-12264

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Terre M. Vardaman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/26/2015.
- 2) The plan was confirmed on 09/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 02/24/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/19/2019.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 15,927.00.
- 10) Amount of unsecured claims discharged without full payment: 26,367.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$14,582.04
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Less amount refunded to debtor:	\$5.31
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NET RECEIPTS:	\$14,576.73
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,200.00
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Court Costs:	\$0.00
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Trustee Expenses and Compensation:	\$1,081.80
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Other:	\$0.00
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TOTAL EXPENSES OF ADMINISTRATION:	\$4,281.80
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
B JOEY HOOD II, ATTY AT LAW	Unsecured	NA	NA	NA	.00	.00
CAPITAL ONE BANK	Unsecured	1,220.35	438.50	438.50	.00	.00
CAPITAL ONE BANK	Unsecured	NA	841.26	841.26	.00	.00
CASH EXPRESS, LLC	Unsecured	440.00	440.00	440.00	.00	.00
CB&S BANK	Unsecured	500.00	NA	NA	.00	.00
CHECK INTO CASH	Unsecured	270.00	240.00	240.00	.00	.00
CREDIT SYSTEMS INTERNATIONAL	Unsecured	105.37	NA	NA	.00	.00
FINGERHUT	Unsecured	819.25	NA	NA	.00	.00
FIRST METROPOLITAN FINANCIAL	Secured	1,500.00	1,335.62	849.81	849.81	89.51
FIRST METROPOLITAN FINANCIAL	Unsecured	NA	485.81	485.81	.00	.00
MAGNOLIA IMAGING ASSOCIATES	Unsecured	141.28	NA	NA	.00	.00
MAGNOLIA ORTHOPAEDICS	Unsecured	1,432.23	.00	.00	.00	.00
MAGNOLIA REGIONAL HEALTH CENTEF	Unsecured	9,545.49	NA	NA	.00	.00
MAGNOLIA REGIONAL HOSPITAL	Unsecured	360.00	NA	NA	.00	.00
MIDLAND CREDIT MANAGEMENT, INC.	Unsecured	254.70	253.81	253.81	.00	.00

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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ONE MAIN FINANCIAL	Unsecured	10,073.27	NA	NA	.00	.00
ONE MAIN FINANCIAL FKA SPRINGLEAF	Secured	6,302.92	4,517.51	4,517.51	4,517.51	475.67
QUICKWAY	Unsecured	491.34	542.34	542.34	.00	.00
SOUTHERN SECURITY FCU	Unsecured	1,376.00	1,310.75	1,310.75	.00	.00
SPEEDY CASH	Unsecured	270.00	NA	NA	.00	.00
SYNCHRONY BANK	Unsecured	NA	NA	NA	.00	.00
U S ATTORNEY	Unsecured	NA	NA	NA	.00	.00
U S ATTORNEY	Unsecured	NA	NA	NA	.00	.00
UNITED STUDENT AID FUNDS INC (USA	Unsecured	7,888.00	7,918.12	7,918.12	.00	.00
USDA-RHS	Secured	39,128.39	43,390.61	43,390.61	.00	.00
USDA-RHS	Secured	1,724.00	1,776.43	1,776.43	1,776.43	.00
USDA-RHS	Secured	NA	2,586.00	2,586.00	2,586.00	.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
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Secured Payments:

Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	1,776.43	1,776.43	.00
Debt Secured by Vehicle:	4,517.51	4,517.51	475.67
All Other Secured:	46,826.42	3,435.81	89.51
TOTAL SECURED:	53,120.36	9,729.75	565.18

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	12,470.59	.00	.00

Disbursements:

Expenses of Administration:	\$4,281.80
Disbursements to Creditors:	\$10,294.93
TOTAL DISBURSEMENTS:	\$14,576.73

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/30/2019By: /s/Terre M. Vardaman
Standing Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.